

Information to identify the case:

Debtor 1	<u>Jose Reyes</u>	Social Security number or ITIN	xxx-xx-2317
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Alejandrina Reyes</u>	Social Security number or ITIN	xxx-xx-0891
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 14-30001-SLM			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jose Reyes
aka Alejandri Reyes

Alejandrina Reyes
aka Alejandri Reyes

3/2/20

By the court: Stacey L. Meisel
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of New JerseyIn re:
Jose Reyes
Alejandrina Reyes
DebtorsCase No. 14-30001-SLM
Chapter 13**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin
Form ID: 3180WPage 1 of 3
Total Noticed: 56

Date Rcvd: Mar 02, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 04, 2020.

db/jdb
515080342 +Jose Reyes, Alejandrina Reyes, 1 Ward Street, Clifton, NJ 07011-4135
+AIG Federal Savings Bank, Aig Federal Savings Bank, Po Box 8733,
Wilmington, DE 19899-8733
515080343 +AIG Federal Savings Bank, 600 N King St, Wilmington, DE 19801-3776
515080344 +Amerifinancial Solutio, Po Box 602570, Charlotte, NC 28260-2570
515294092 +Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
515080372 +N.J. E-Z Pass, P.O. Box 15186, Albany, NY 12212-5186
515335202 +New Century Financial Services, Inc., Successor in interest to WAMU,
c/o Pressler and Pressler, LLP., 7 Entin Road, Parsippany NJ 07054-5020
516412641 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
6101 Condor Drive, Suite 200, Moorpark, CA 93021-2602
516412642 +PennyMac Loan Services, LLC as servicer for, Bank of America, N.A.,
6101 Condor Drive, Suite 200, Moorpark, CA 93021, PennyMac Loan Services, LLC as servicer,
Bank of America, N.A. 93021-2602
515080377 +Rjm Acq Llc, 575 Underhill Blvd Ste 2, Syosset, NY 11791-3426

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg

E-mail/Text: usanj.njbankr@usdoj.gov Mar 03 2020 01:02:19 U.S. Attorney, 970 Broad St.,
Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Mar 03 2020 01:02:15 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
515188423 EDI: AIS.COM Mar 03 2020 05:03:00 American InfoSource LP as agent for, Verizon,
PO Box 248838, Oklahoma City, OK 73124-8838
515080346 EDI: BANKAMER.COM Mar 03 2020 05:04:00 Bank Of America, Attention: Recovery Department,
4161 Piedmont Pkwy., Greensboro, NC 27410
515080348 EDI: BANKAMER.COM Mar 03 2020 05:04:00 Bank Of America, Po Box 982235,
El Paso, TX 79998
515080347 EDI: BANKAMER.COM Mar 03 2020 05:04:00 Bank of America, 4161 Piedmont Pkwy,
Greensboro, NC 27410
515080349 EDI: BANKAMER.COM Mar 03 2020 05:04:00 Bk Of Amer, Po Box 982235, El Paso, TX 79998
515224933 +EDI: BANKAMER.COM Mar 03 2020 05:04:00 BANK OF AMERICA, N.A., 400 National Way,
Bankruptcy Department, Mail Stop CA6-919-01-23, Simi Valley, CA 93065-6414
515080345 +EDI: BANKAMER.COM Mar 03 2020 05:04:00 Bank of America,
Attn: Correspondence Unit/CA6-919-02-41, Po Box 5170, Simi Valley, CA 93062-5170
515080356 EDI: CITICORP.COM Mar 03 2020 05:04:00 Citibank Usa,
Citicorp Credit Services/Attn:Centralize, Po Box 20507, Kansas City, MO 64195
515080378 EDI: SEARS.COM Mar 03 2020 05:04:00 Sears, P.O. Box 183081, Columbus, OH 43218
515080350 +E-mail/Text: bankruptcy@cavps.com Mar 03 2020 01:02:46 Calvary Portfolio Services,
Attention: Bankruptcy Department, 500 Summit Lake Dr. Suite 400, Valhalla, NY 10595-2321
515080351 +E-mail/Text: bankruptcy@cavps.com Mar 03 2020 01:02:46 Calvary Portfolio Services,
Po Box 27288, Tempe, AZ 85285-7288
515080352 +EDI: CAPITALONE.COM Mar 03 2020 05:04:00 Capl/berpl, Po Box 30253,
Salt Lake City, UT 84130-0253
515303053 EDI: BL-BECKET.COM Mar 03 2020 05:04:00 Capital One, N.A., c o Becket and Lee LLP,
POB 3001, Malvern, PA 19355-0701
515085918 +E-mail/Text: bankruptcy@cavps.com Mar 03 2020 01:02:46 Cavalry SPV I, LLC,
500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
515080354 +E-mail/Text: cst.bankruptcy@chase.com Mar 03 2020 01:03:25 Chase, Po Box 7013,
Indianapolis, IN 46207-7013
515080357 +EDI: CITICORP.COM Mar 03 2020 05:04:00 Citibank Usa, Po Box 6497,
Sioux Falls, SD 57117-6497
515080359 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Comenity Bank/Dress Barn, Po Box 182789,
Columbus, OH 43218-2789
515080358 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Comenity Bank/Dress Barn, Attention: Bankruptcy,
P.O. Box 182686, Columbus, OH 43218-2686
515080360 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Comenity Bank/fashbug, Po Box 182272,
Columbus, OH 43218-2272
515080361 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Comenity Bank/mandee, 995 W 122nd Ave,
Westminster, CO 80234-3417
515080362 +EDI: TSYS2.COM Mar 03 2020 05:03:00 Dsnb Macys, 9111 Duke Blvd, Mason, OH 45040-8999
515080364 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Express/Comenity Bank, P.O. Box 659728,
San Antonio, TX 78265-9728
515080363 +EDI: WFNNB.COM Mar 03 2020 05:04:00 Express/Comenity Bank, Attention: Bankruptcy Dept,
Po Box 182686, Columbus, OH 43218-2686
515080365 +EDI: RMSC.COM Mar 03 2020 05:04:00 GEGRB/6th Ave Elec, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515080366 +EDI: RMSC.COM Mar 03 2020 05:04:00 GEGRB/6th Ave Elec, C/o Po Box 965036,
Orlando, FL 32896-0001
515080368 +EDI: RMSC.COM Mar 03 2020 05:04:00 GEGRB/JC Penny, 4125 Windward Plaza,
Alpharetta, GA 30005-8738
515080367 +EDI: RMSC.COM Mar 03 2020 05:04:00 GEGRB/JC Penny, Attention: Bankruptcy,
Po Box 103104, Roswell, GA 30076-9104
515080353 EDI: JPMORGANCHASE Mar 03 2020 05:04:00 Chase, P.o. Box 15298, Wilmington, DE 19850

District/off: 0312-2

User: admin
Form ID: 3180W

Page 2 of 3
Total Noticed: 56

Date Rcvd: Mar 02, 2020

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515080355 EDI: JPMORGANCHASE Mar 03 2020 05:04:00 Chase Bank USA, P.O. Box 15153,
Wilmington, DE 19886-5153
515080369 E-mail/Text: bncnotices@becket-lee.com Mar 03 2020 01:01:03 Kohl's Department Store, Inc.,
P.O. Box 2983, Milwaukee, WI 53201-2983
515080370 +E-mail/Text: bncnotices@becket-lee.com Mar 03 2020 01:01:03 Kohls/capone, Po Box 3115,
Milwaukee, WI 53201-3115
515080371 EDI: RMSC.COM Mar 03 2020 05:04:00 Lord & Taylor, P.O. Box 960035,
Orlando, FL 32896-0035
515080373 +E-mail/PDF: bankruptcy@ncfsi.com Mar 03 2020 01:06:03 New Century Financial,
110 S. Jefferson Rd., Suite 104, Whippany, NJ 07981-1038
515080374 +E-mail/PDF: bankruptcy@ncfsi.com Mar 03 2020 01:04:21 New Century Financial,
110 S. Jefferson Rd Ste 1, Whippany, NJ 07981-1038
515080376 EDI: PRA.COM Mar 03 2020 05:03:00 Portfolio Recovery, 120 Corporate Blvd Ste 1,
Norfolk, VA 23502
515080375 EDI: PRA.COM Mar 03 2020 05:03:00 Portfolio Recovery, Attn: Bankruptcy, Po Box 41067,
Norfolk, VA 23541
515294220 EDI: PRA.COM Mar 03 2020 05:03:00 Portfolio Recovery Associates, LLC, c/o Sears,
POB 41067, Norfolk VA 23541
515080380 +EDI: SEARS.COM Mar 03 2020 05:04:00 Sears/cbna, Po Box 6189, Sioux Falls, SD 57117-6189
515080379 +EDI: SEARS.COM Mar 03 2020 05:04:00 Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282
515080381 +EDI: RMSC.COM Mar 03 2020 05:04:00 Synch/lord & Tay, Po Box 965015,
Orlando, FL 32896-5015
515080384 +EDI: VERIZONCOMB.COM Mar 03 2020 05:03:00 Verizon, P.O. Box 920041,
Dallas, TX 75392-0041
515080385 EDI: JPMORGANCHASE Mar 03 2020 05:04:00 WAMU (Chase), P.O. Box 660487, Dallas, TX 75266
515080387 +EDI: WFFC.COM Mar 03 2020 05:03:00 Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 94498,
Las Vegas, NV 89193-4498
515080386 +EDI: WFFC.COM Mar 03 2020 05:03:00 Wells Fargo Financial Nat'l Bk/Bobs Disc, Po Box 10438,
Des Moines, IA 50306-0438

TOTAL: 46

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

515080382 Synch/lord & Tay
515080341 ###+ACB Receivables Management, Po Box 350, Asbury Park, NJ 07712-0350
515080383 ###+Trident Asset Manageme, 53 Perimeter Ctr E Ste 4, Atlanta, GA 30346-2230

TOTALS: 1, * 0, ## 2

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 2, 2020 at the address(es) listed below:

Clifford B. Frish on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
Clifford B. Frish on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
cfrish@goldmanlaw.org;yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.
bestcase.com
David S. Silverman on behalf of Debtor Jose Reyes dsilverman@silvermanandroedel.com
David S. Silverman on behalf of Joint Debtor Alejandrina Reyes
dsilverman@silvermanandroedel.com
David G. Beslow on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
David G. Beslow on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com

District/off: 0312-2

User: admin
Form ID: 3180W

Page 3 of 3
Total Noticed: 56

Date Rcvd: Mar 02, 2020

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Denise E. Carlon on behalf of Creditor BANK OF AMERICA, N.A. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Marie-Ann Greenberg magecf@magtrustee.com
Mark Goldman on behalf of Debtor Jose Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
Mark Goldman on behalf of Joint Debtor Alejandrina Reyes yrodriguez@goldmanlaw.org,
yrodriguez.knight29@gmail.com;ecf-control@goldman-beslow.com;r64764@notify.bestcase.com
R. A. Lebron on behalf of Creditor BANK OF AMERICA, N.A. bankruptcy@feinsuch.com
William M. E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com
William M.E. Powers on behalf of Creditor PennyMac Loan Services, LLC as servicer for Bank of
America, N.A. ecf@powerskirn.com
William M.E. Powers, III on behalf of Creditor PennyMac Loan Services, LLC as servicer for
Bank of America, N.A. ecf@powerskirn.com

TOTAL: 14